

## CLAIMS

[0114] What is claimed as new and desired to be protected by Letters Patent is set forth in the appended claims:

1. A method of providing tender from an issuer for a user transaction with a third party, comprising the steps of:
  - receiving a request from the user for the tender in a specified amount;
  - issuing to the user an item having a unique serial number to the user;
  - retrievably storing item information associating the tender amount with the serial number;
  - receiving a request for funds from the third party, the request including the serial number and the amount requested;
  - accessing the stored item information to determine if the tender amount associated with the serial number is at least as large as the requested amount;
  - approving the request if the tender amount associated with the serial number is at least as large as the requested amount;
  - refusing the request if the tender amount associated with the serial number is less than the requested amount; and

upon approval, retrievably storing additional item information associating the serial number with an indication that no further third party requests for funds can be approved.

2. The method of claim 1, wherein the step of retrievably storing item information includes storage in a remote hosting site serving more than one issuer.

3. The method of claim 1, wherein, prior to requesting the tender from the issuer, the user determines the amount of tender required to consummate the transaction with the third party.

4. The method of claim 3, wherein this determination is made using the information available on the third party's online site.

5. The method of claim 1, wherein the third party's request to the issuer is made by electronic communication

6. The method of claim 1, wherein the third party's request to the issuer is made online

7. The method of claim 1, which further comprises the step, by the issuer, of reimbursing the user for the difference between the tender amount and the amount of the approved third party request for funds.

8. The method of claim 7, wherein the reimbursement is made upon presentation of the item to the issuer.

9. The method of claim 8, wherein the presentation of the serial number to the issuer is made online.

10. The method of claim 1, wherein the step of receiving a request for a tender from a user further comprises:

receiving the request at a site that is remote from the issuer; and

forwarding the request from the remote site for receipt by the issuer.

11. The method of claim 10, wherein the site is a retail outlet selling the tender item.

12. The method of claim 10, wherein the step of issuing to the user an item having a unique serial number further comprises issuing the item for receipt by the user at the remote site.

13. The method of claim 1, wherein the item is a printed instrument.

14. The method of claim 1, wherein the item is an email to a location specified by the user.

15. The method of claim 1, wherein the item is an online message to a location specified by the user.

16. The method of claim 1, which further comprises the step of receiving a consideration from the user for issuing the item.

17. The method of claim 1, which further comprises the step of receiving a consideration from the third party for presenting the item for payment.

18. The method of claim 1, wherein the issued item also includes issuer contact information.

19. The method of claim 1, wherein the third party is the vendor.

20. The method of claim 1, wherein the third party is selling goods in the transaction.

21. The method of claim 1, wherein the third party is selling services in the transaction.

22. The method of claim 1, wherein the third party is accepting contributions in the transaction.

23. The method of claim 1, wherein the third party is accepting payments for previously owed sums in the transaction.

24. The method of claim 1, which further comprises a method for the third party to allow the user to use the issued tender item as tender for an

online transaction with the third party, the method comprising the steps, by the third party, of:

providing a user-accessible online transaction site;

receiving the user's inputted selection of subject matter to be included in the transaction;

determining the amount of tender required to consummate the transaction based on the user's inputted selection of subject matter, and communicating the amount to the user;

receiving the user's selection of the issued tender item as the type of tender to be used to consummate the transaction;

receiving the tender item identification information upon entry by the user;

choosing between acceptance or rejection of the tender item, and communicating the choice to the user.

25. The method of claim 24, wherein the subject matter includes goods.

26. The method of claim 24, wherein the subject matter includes services.

27. The method of claim 24, wherein the subject matter includes donations to the third party.

28. The method of claim 24, wherein the subject matter includes payment of sums previously owed to the third party.

29. A method of providing tender from an issuer for a user transaction with a third party, comprising the steps of:

receiving a request from the user for the tender in a specified amount;  
issuing an item having a unique serial number to the user;  
retrievably storing item information associating the tender amount with the serial number;  
receiving a request for funds from the third party, the request including the serial number and the amount requested;  
accessing the stored item information to determine if the tender amount associated with the serial number is equal to the requested amount;  
approving the request if the tender amount associated with the serial number is equal to the requested amount;  
refusing the request if the tender amount associated with the serial number is not equal to the requested amount; and

if the third party request for funds was approved, retrievably storing additional item information associating the serial number with an indication that no further third party requests for funds can be honored.

30. A method of providing online transactions between a vendor and a user, comprising the steps, by the user, of:

accessing the vendor's online site;  
selecting at least one item for purchase;  
proceeding to checkout;  
selecting between payment by an electronic money instrument and other payment methods;  
if other payment methods are chosen, making payment with non-electronic money instrument;  
if the electronic money instrument payment method is chosen, determining if an electronic money instrument is available in the amount required for payment;  
if not available, noting the amount required, selecting an issuing outlet, purchasing the electronic money instrument from the outlet in the amount required, returning to the online site, and entering the electronic money instrument serial number as the payment method;

if available, entering the electronic money instrument serial number as the payment method;

upon entry of the serial number, waiting for the vendor to authenticate the electronic money instrument, by contacting the issuer, providing the serial number, requesting funds transfer, and receiving issuer approval; and

receiving an online approval from the vendor if the issuer verification was successful; receiving an online rejection if the issuer verification was unsuccessful.

31. A system of providing tender from an issuer for a user transaction with a third party, comprising:

means for receiving a request from the user for the tender in a specified amount;

means for issuing to the user an item having a unique serial number to the user;

means for retrievably storing item information associating the tender amount with the serial number;

means for receiving a request for funds from the third party, the request including the serial number and the amount requested;

means for accessing the stored item information to determine if the tender amount associated with the serial number is at least as large as the requested amount;

means for approving the request if the tender amount associated with the serial number is at least as large as the requested amount;

means for refusing the request if the tender amount associated with the serial number is less than the requested amount; and

means for retrievably storing additional item information associating the serial number with an indication that no further third party requests for funds can be approved after the first approval.

32. The system of claim 31, wherein the means for retrievably storing item information includes means for storage in a remote hosting site serving more than one issuer.

33. The system of claim 31, which further comprises means for determining the amount of tender required to consummate the transaction with the third party, prior to requesting the tender from the issuer.

34. The system of claim 33, wherein said means comprises the third party's online site.

35. The system of claim 31, wherein the means for receiving the third party's request for funds comprises electronic communication equipment.

36. The system of claim 31, wherein the means for receiving the third party's request for funds comprises online communication equipment.

37. The system of claim 31, which further comprises means for the issuer to reimburse the user for the difference between the tender amount and the amount of the approved third party request for funds.

38. The system of claim 31, wherein the means for receiving a request for a tender from the user further comprises:

means for receiving the request at a site that is remote from the issuer;

and

means for forwarding the request from the remote site for receipt by the issuer.

39. The system of claim 38, wherein the site is a retail outlet selling the tender item.

40. The system of claim 38, wherein the means for issuing to the user an item having a unique serial number to the user further comprises means for issuing the item for receipt by the user at the remote site.

41. The system of claim 31, wherein the item is a printed instrument.

42. The system of claim 31, wherein the item is an email to a location specified by the user.

43. The system of claim 31, wherein the item is an online message to a location specified by the user.

44. The system of claim 31, which further comprises a system for the third party to allow the user to use the issued tender item as tender for an online transaction with the third party, the system comprising:

means for providing a user-accessible online transaction site;

means for receiving the user's inputted selection of subject matter to be included in the transaction;

means for determining the amount of tender required to consummate the transaction based on the user's inputted selection of subject matter, and means for communicating the amount to the user;

means for receiving the user's selection of the issued tender item as the type of tender to be used to consummate the transaction;

means for receiving the tender item identification information upon entry by the user;

means for choosing between acceptance or rejection of the tender item, and means for communicating the choice to the user.

45. A system for providing tender from an issuer for a user transaction with a third party, comprising:

means for receiving a request from the user for the tender in a specified amount;

means for issuing an item having a unique serial number to the user;

means for retrievably storing item information associating the tender amount with the serial number;

means for receiving a request for funds from the third party, the request including the serial number and the amount requested;

means for accessing the stored item information to determine if the tender amount associated with the serial number is equal to the requested amount;

means for approving the request if the tender amount associated with the serial number is equal to the requested amount;

means for refusing the request if the tender amount associated with the serial number is not equal to the requested amount; and

means for retrievably storing additional item information associating the serial number with an indication that no further third party requests for funds can be honored after the first approval.

46. A system for providing online transactions between a vendor and a user, comprising:

means for accessing the vendor's online site;

means for selecting at least one item for purchase;

means for proceeding to checkout;

means for selecting between payment by an electronic money instrument and other payment methods;

means for if other payment methods are chosen, means for making payment with non-electronic money instrument, if other payment methods are chosen;

if the electronic money instrument payment method is chosen, means for determining if an electronic money instrument is available in the amount required for payment if the electronic money instrument payment method is chosen;

means for noting the amount required, selecting an issuing outlet, purchasing the electronic money instrument from the outlet in the amount required, returning to the online site, and entering the electronic money instrument serial number as the payment method, if the electronic money instrument is not available;

means for entering the electronic money instrument serial number as the payment method, if the electronic money instrument is available; means for the vendor to authenticate the electronic money instrument, by contacting the issuer, providing the serial number, requesting funds transfer, and receiving issuer approval; and means for receiving an online approval from the vendor if the issuer verification was successful, or an online rejection if the issuer verification was unsuccessful.

47. A system for providing tender from an issuer for a user transaction with a third party, comprising:

a storage device;

a processor programmed to:

receive a request from the user for the tender in a specified amount;

issue to the user a tender item having a unique serial number to the user;

retrievably store item information associating the tender amount with the serial number;

receive a request for funds from the third party, the request including the serial number and the amount requested; access the stored item information to determine if the tender amount associated with the serial number is at least as large as the requested amount; communicate approval of the request to the third party if the tender amount associated with the serial number is at least as large as the requested amount; communicate refusal of the request to the third party if the tender amount associated with the serial number is less than the requested amount; and upon approval, retrievably store additional item information associating the serial number with an indication that no further third party requests for funds can be approved.

48. The system of claim 47, further comprising a printer, such that the tender item is issuable by printing.

49. The system of claim 47, further comprising a communication device, such that the processor issues the tender item by electronic communication with a site accessible by the user.

50. The system of claim 47, wherein the processor is further programmed to record a balance owed to the user if the amount requested by the vendor is less than the tender amount associated with the serial number.

51. The system of claim 47, wherein the storage device is a remote hosting site.

52. The system of claim 47, wherein the third party's request to the issuer is made online.

53. The system of claim 47, which further comprises at least one additional processor programmed to:

receive the user's inputted selection of subject matter to be included in the transaction from an online transaction site;

determine the amount of tender required to consummate the transaction based on the user's inputted selection of subject matter, and

communicate the amount to the user through the online transaction site;

receive from the online transaction site the user's selection of the issued tender item as the type of tender to be used to consummate the transaction;

receive from the online transaction site the tender item identification information upon entry by the user; and

choose between acceptance or rejection of the tender item, and  
communicate the choice to the user.

54. A system for providing tender from an issuer for a user transaction  
with a third party, comprising:

a storage device;

a processor programmed to:

receive a request from the user for the tender in a specified  
amount;

issue to the user a tender item having a unique serial number to  
the user;

retrievably store item information associating the tender amount  
with the serial number;

receive a request for funds from the third party, the request  
including the serial number and the amount requested;

access the stored item information to determine if the tender  
amount associated with the serial number is equal to the  
requested amount;

communicate approval of the request to the third party if the tender amount associated with the serial number is equal to the requested amount;

communicate refusal of the request to the third party if the tender amount associated with the serial number is not equal to the requested amount; and

upon approval, retrievably store additional item information associating the serial number with an indication that no further third party requests for funds can be approved.

55. Computer readable media containing program instructions for execution on at least one computer system, which when executed by at least one computer, cause the at least one computer system to perform method steps for providing tender from an issuer for a user transaction with a third party, the method comprising the steps of:

receiving a request from the user for the tender in a specified amount;  
issuing to the user an item having a unique serial number to the user;  
retrievably storing item information associating the tender amount with the serial number;

receiving a request for funds from the third party, the request including the serial number and the amount requested;

accessing the stored item information to determine if the tender amount associated with the serial number is at least as large as the requested amount;

approving the request if the tender amount associated with the serial number is at least as large as the requested amount;

refusing the request if the tender amount associated with the serial number is less than the requested amount; and

upon approval, retrievably storing additional item information associating the serial number with an indication that no further third party requests for funds can be approved.

56. The computer readable media of claim 55, wherein the step of retrievably storing item information includes storage in a remote hosting site serving more than one issuer.

57. The computer readable media of claim 55, wherein the method further comprises the step of recording a balance owed to the user if the amount requested by the vendor is less than the tender amount associated with the serial number.

58. The computer readable media of claim 55, wherein the method further comprises the step, by the issuer, of reimbursing the user for the difference between the tender amount and the amount of the approved third party request for funds.

59. The computer readable media of claim 55, wherein the third party's request to the issuer is made online

60. The computer readable media of claim 55, which further contains program instructions for execution on at least one additional computer system, which when executed by the at least one additional computer system, causes the at least one computer system to perform method steps for the third party to allow the user to use the issued tender item as tender for an online transaction with the third party, the method comprising the steps of:

providing a user-accessible online transaction site;

receiving the user's inputted selection of subject matter to be included in the transaction;

determining the amount of tender required to consummate the

transaction based on the user's inputted selection of subject matter, and

communicating the amount to the user;

receiving the user's selection of the issued tender item as the type of tender to be used to consummate the transaction;  
receiving the tender item identification information upon entry by the user; and  
choosing between acceptance or rejection of the tender item, and communicating the choice to the user.

61. Computer readable media containing program instructions for execution on at least one computer system, which when executed by at least one computer, cause the at least one computer system to perform method steps for providing tender from an issuer for a user transaction with a third party, the method comprising the steps of:

receiving a request from the user for the tender in a specified amount;  
issuing to the user an item having a unique serial number to the user;  
retrievably storing item information associating the tender amount with the serial number;  
receiving a request for funds from the third party, the request including the serial number and the amount requested;  
accessing the stored item information to determine if the tender amount associated with the serial number is equal to the requested amount;

approving the request if the tender amount associated with the serial number is equal to the requested amount;  
refusing the request if the tender amount associated with the serial number is not equal to the requested amount; and  
upon approval, retrievably storing additional item information associating the serial number with an indication that no further third party requests for funds can be approved.